

Information to identify the case:

Debtor 1	Bibi Fathema Dowlut	Social Security number or ITIN xxx-xx-4129
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 9/11/18
Case number: 18-70651-JAD		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bibi Fathema Dowlut	
2. All other names used in the last 8 years	aka Fathema Dowlut, aka Bibi F. Dowlut	
3. Address	365 Oak Knoll Road Hollidaysburg, PA 16648	
4. Debtor's attorney Name and address	James R. Huff II Sullivan Forr Stokan & Huff 1701 Fifth Avenue Altoona, PA 16602	Contact phone 814-946-4316 Email: jhuff@sfshlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmeef@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 9/26/18

For more information, see page 2

Debtor Bibi Fathema Dowlut

Case number 18-70651-JAD

7. Meeting of creditors	November 9, 2018 at 01:00 PM	Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 1/8/19 Filing deadline: 11/20/18 Filing deadline: 3/11/19
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 11/9/18 at 01:00 PM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Bibi Fathema Dowlut
 Debtor

Case No. 18-70651-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil
Form ID: 309IPage 1 of 2
Total Noticed: 58

Date Rcvd: Sep 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2018.

db +Bibi Fathema Dowlut, 365 Oak Knoll Road, Hollidaysburg, PA 16648-2613
 aty +Beverly Weiss Manne, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty +Jeffrey A. Muriceak, Evey, Black Attorneys, 401 Allegheny Street, PO Box 415, Hollidaysburg, PA 16648-0415
 aty +Preston D. Jaquish, McGrath & McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
 aty +Sloan B. O'Donnell, c/o Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5416
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +NORTHWEST BANK, Tucker Arensberg, P.C., c/o Beverly Weiss Manne, Esq., 1500 One PPG Place, Pittsburgh, Pa 15222-5413
 14913388 +Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284
 14913390 +Bayview Loan Servicing LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
 14913391 +Blair County Tax Claim Bureau, 423 Allegheny Street, Ste. 143, Hollidaysburg, PA 16648-2047
 14913395 +Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
 14913396 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 14913397 +Citibank/The Home Depot, Citicorp Srvs Bankruptcy, P.O. Box 790040, St. Louis, MO 63179-0040
 14913398 +Citicards CBN, Citicorp Credit Svc, P.O. Box 790040, St. Louis, MO 63179-0040
 14913399 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 14913400 +Department Stores National Bank, c/o Quantum Group LLC, P.O. Box 657, Kirkland, WA 98083-0657
 14913404 +Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917
 14913405 +Enterprise Bank, c/o Joseph Fidler, Esquire, 4091 Mt. Royal Blvd., Allison Park, PA 15101-2917
 14919604 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 14913407 +First Commonwealth Bank, c/o McGrath McCall, PC, Four Gateway Center, Ste. 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 14913408 +First National Bank, 1 FNB Blvd., Hermitage, PA 16148-3363
 14913413 +MMCA/C1, P.O. Box 991817, Mobile, AL 36691-8817
 14913411 +Manufacturers & Trade, One Fountain PL/3rd Floor, Buffalo, NY 14203-1420
 14913412 +Metlife Home Loan, 334 Madison Avenue, Convent Station, NJ 07960-6914
 14913414 +Northwest Bank, Tucker Arensberg, PC, c/o Beverly Weiss Manne, Esquire, 1500 One PPG Place, Pittsburgh, PA 15222-5413
 14913416 +Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
 14913415 +Northwest Bank, 100 Liberty Street, P.O. Box 128, Warren, PA 16365-0128
 14913417 +PCR Receivables, P.O. Box 41021, Norfolk, VA 23541-1021
 14913419 +Peoples Natural Gas Co LLC, c/o James Wallace PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 14913421 +RBS Citizens, 1 Citizens Drive, MS: ROP 15B, Riverside, RI 02915-3035
 14913423 +Stearns Bank NA, c/o Jordanne Kissner, Document Compliance Supervisor, 4191 2nd Street South, St. Cloud, MN 56301-3761
 14913424 +Stearns Bank, NA, 4191 2nd Street South, St. Cloud, MN 56301-3761

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jhuff@sfshlaw.com Sep 27 2018 03:14:49 James R. Huff, II,
 Sullivan Forr Stokan & Huff, 1701 Fifth Avenue, Altoona, PA 16602
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 27 2018 03:15:59 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 27 2018 03:16:22
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14913387 +EDI: AMEREXPR.COM Sep 27 2018 06:33:00 AMEX, P.O. Box 981540, El Paso, TX 79998-1540
 14913385 +E-mail/Text: tdell@altoonabank.com Sep 27 2018 03:15:26 Altoona First Savings Bank,
 203 N. Logan Boulevard, Altoona, PA 16602-1726
 14913386 +EDI: BECKLEE.COM Sep 27 2018 06:33:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
 14913389 +EDI: TSYS2.COM Sep 27 2018 06:33:00 Barclays Bank Delaware, 100 S. West Street,
 Wilmington, DE 19801-5015
 14913392 +EDI: CAPITALONE.COM Sep 27 2018 06:38:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 14913393 +EDI: CAUT.COM Sep 27 2018 06:33:00 Chase Auto Finance, National Bankruptcy Dept,
 201 N. Central Avenue, MS AZ1-1191, Phoenix, AZ 85004-8001
 14913394 +EDI: CHASE.COM Sep 27 2018 06:33:00 Chase Card Services, P.O. Box 15278,
 Wilmington, DE 19850-5278
 14913401 +E-mail/Text: jennifer.chacon@spservicing.com Sep 27 2018 03:17:51
 Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250

District/off: 0315-7

User: bsil
Form ID: 309I

Page 2 of 2
Total Noticed: 58

Date Rcvd: Sep 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14913402 +EDI: DISCOVER.COM Sep 27 2018 06:33:00 Discover Bank, Discover Products Inc.,
P.O. Box 3025, New Albany, OH 43054-3025
14913403 +EDI: DISCOVER.COM Sep 27 2018 06:33:00 Discover Financial, P.O. Box 3025,
New Albany, OH 43054-3025
14913406 +E-mail/Text: bankruptcynotice@fcbanking.com Sep 27 2018 03:15:09 First Commonwealth Bank,
601 Philadelphia Street, Indiana, PA 15701-3952
14913409 EDI: TSYS2.COM Sep 27 2018 06:33:00 Macy's, P.O. Box 689195,
Des Moines, Iowa 50368-9195
14913410 +EDI: TSYS2.COM Sep 27 2018 06:33:00 Macy's/Visa, Attn: Bankruptcy Dept.,
P.O. Box 8053, Mason, OH 45040-8053
14914096 +EDI: PRA.COM Sep 27 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14913418 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 27 2018 03:15:59 Pennsylvania Dept of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14913420 +EDI: Q3G.COM Sep 27 2018 06:38:00 Quantum3 Group LLC Agent, MOMA Funding LLC,
P.O. Box 788, Kirkland, WA 98083-0788
14916705 EDI: Q3G.COM Sep 27 2018 06:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
14913422 +E-mail/Text: jennifer.chacon@spservicing.com Sep 27 2018 03:17:51
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14913425 +EDI: RMSC.COM Sep 27 2018 06:38:00 Synchrony Bank, c/o PRA Receivables Management Inc.,
P.O. Box 41021, Norfolk, VA 23541-1021
14913426 +EDI: RMSC.COM Sep 27 2018 06:38:00 Synchrony Bank/Amazon, Attn Bankruptcy,
P.O. Box 965060, Orlando, FL 32896-5060
14913427 +EDI: RMSC.COM Sep 27 2018 06:38:00 Synchrony Bank/JC Penney, Attn Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
14913428 +EDI: RMSC.COM Sep 27 2018 06:38:00 Synchrony Bank/Sams, Attn: Bankruptcy,
P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, as Trustee,
cr M&T Bank
cr* Altoona First Savings Bank, 203 N. Logan Boulevard, Altoona, PA 16602-1726
cr* +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14916301* Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2018 at the address(es) listed below:

Beverly Weiss Manne on behalf of Creditor NORTHWEST BANK bmanne@tuckerlaw.com,
bewmanne@aol.com
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et al... bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
James R. Huff, II on behalf of Debtor Bibi Fatema Dowlut jhuff@sfshlaw.com
Jeffrey A. Muriceak on behalf of Creditor Altoona First Savings Bank jmuriceak@eveyblack.com,
choover@eveyblack.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com
Sloane B. O'Donnell on behalf of Creditor NORTHWEST BANK sodonnell@tuckerlaw.com
TOTAL: 9